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Proposal: Interagency Notice of Proposed Rulemaking: Identity Theft

Red Flags and Address Discrepancies under the Fair and

Accurate Credit Transactions Act of 2003

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## Comments:

This has become a game of "How many ways can we get a bank to do exactly the same thing?" Have you heard of the USA Patriot Act and CIP???? Why burden banks, who you have made into the money police, with further regulations when we are already doing exactly what you are proposing??